

Indian Bank reduces Repo Linked Benchmark rate in line with the RBI MPC

Chennai, December 06, 2025 – In tune with the Reserve Bank of India's (RBI) announcement cutting the repo rate by 25 basis points, from 5.50% to 5.25%, in the latest Monetary Policy Committee (MPC) meeting, Indian Bank has reduced its Repo Linked Benchmark Lending Rate from 8.20 % to 7.95 % applicable on its assets portfolio. The revised lending rates will be effective from **06th December, 2025**.

The RBLR has been reduced by 0.25% (25 basis points), directly reflecting the decrease in the RBI's repo rate. This move will lower borrowing costs for customers with loans linked to RBLR, such as home loans and business loans. Depending on their loan terms, customers may benefit from reduced EMIs (Equated Monthly Instalments) or a shorter loan tenure.

Bank has also announced a reduction of 5 basis points in its one-year Marginal Cost of Funds Based Lending Rate (MCLR), bringing it down to 8.80%, **effective December 3, 2025**. This reduction will directly benefit borrowers with lower interest rate on loan.

For more details, customers are encouraged to visit the nearest Indian Bank branch or visit the Bank's website at www.indianbank.bank.in.